

09/29/00

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Asst. Commissioner for Patents  
Washington, DC 20231

OFGS File No. : P/2167-165  
Inventor : Diana G. HILDRETH  
Title : NETWORK-BASED FINANCIAL PLANNING  
SYSTEM AND METHOD  
Assignee : The Chase Manhattan Bank

Enclosed herewith please find the following documents in the above-identified application for United States Letters Patent:

In the event the actual fee is greater than the payment submitted or is inadvertently not enclosed, or if any additional fee during the prosecution of this case is not paid, the Patent and Trademark Office is authorized to charge the underpayment to Deposit Account No. 15-0700.

**EXPRESS MAIL CERTIFICATE**

Respectfully submitted,

I hereby certify that this correspondence is being deposited with the United States Postal Service as Express Mail Post Office to Addressee (mail label #EL583739793US) in an envelope addressed to: Asst. Commissioner for Patents, Washington, D.C. 20231, on September 29, 2000:

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